



恒生銀行
HANG SENG BANK

Commercial Banking Services Fees and Charges

(Effective from 1 April 2026)

- A. Deposit Services**
 - B. Remittances and Foreign Exchange Services**
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The information in this guide is for customer's reference with regard to the charges for various services offered by Hang Seng Bank Limited (the "Bank"). The Bank reserves the right to revise any fees, charges, special offers and other services from time to time. The Bank reserves the right to levy a charge on transactions conducted. For charges not listed in this guide, please contact our branches for details.

A. Deposit Services

Current Accounts	
Service	Charge
Cheque Returned - due to insufficient funds - due to other reasons - due to cheque amount exceeding RMB80,000	Paper Cheque / e-Cheque HK\$165 per cheque (RMB 220) ⁽¹⁾ HK\$75 per cheque (RMB 75) ⁽²⁾ RMB 220 per cheque ⁽³⁾
RMB Cheque Handling Fee - autosweeping to cover insufficient funds - switching of deposit by customer to cover insufficient funds	Paper Cheque / e-Cheque 1% of the total amount of transfer (min RMB: 200) 1% of the deposit to cover the insufficient funds of current account (min RMB:200)
Stop Cheque Payment Instruction	Paper Cheque: HK\$100 per cheque e-Cheque: Waived
Cheque Mark Good - sent by customer - sent by Bank	HK\$60 per cheque HK\$200 per cheque
Cheque Book Issuance Fee - by ordinary mail - by courier	HK\$50 per cheque book Waived HK\$25 per item
Unauthorised Overdraft	HK\$120 per item plus interest on overdrawn balance ⁽⁴⁾

Saving Accounts and Services		
Service	Charge	
Monthly Fee HKD Standalone Current Account, Savings Account, Passbook Savings Account Accounts with monthly balance less than HK\$25,000*	HK\$50 (per account per month)	
Company Amendment Fee (Change of company name/authorized signatories/ signing arrangement/structure)	Paper-form submission**	Business e-Banking submission
	HK\$250	HK\$200
Company Search Fee [~] - local company - overseas company	HK\$150 per account HK\$10,000 per account	
Account Opening Administration Fee [~] (Current Account/Saving Account/Statement Saving Account)	HK\$1,300	
Special Company Account Opening Administration Fee ^{#-} (Company with 3 or more layers in its structure, Limited company in receivership/liquidation or Trust account)	HK\$8,000 (Plus: Account Opening Administration Fee HK\$1,300)	

* Accounts with average monthly balance less than HKD25,000. Customer with BIA account and HKD standalone account balance will be calculated to Total Relationship Balance. The monthly fee of standalone account will not be charged.

** An additional fee of HK\$300, i.e. a total of HK\$550 company amendment fee, will be charged for each application using face-to-face appointment.

[#] Total of HKD9,300 Special Company Account Opening Administration Fee will be charged.

[~] Company Search Fee and Account Opening Administration Fee/Special Company Account Opening Administration Fee will be charged for each application submitted and is non-refundable regardless the account can be opened successfully or not.



A. Deposit Services (cont'd)

Time Deposit	
Service	Charge
Uplift to time deposit before maturity Service Fee	<p>We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling fee, with calculation stated below, will apply:</p> <ul style="list-style-type: none"> - Applicable to HKD: Time Deposit Principal x (Prime Rate * or Time Deposit Interest Rate plus 2% [whichever is higher] - Time Deposit Interest Rate) x Number of Days due to Maturity / Total Number of Days in a Year - Applicable to FCY: Time Deposit Principal x (Lending Rate * or Time Deposit Interest Rate plus 2% [whichever is higher] - Time Deposit Interest Rate) x Number of Days due to Maturity / Total Number of Days in a Year <p>There is Minimum Charge for uplift of time deposit before maturity. On each deposit currency. In case the handling fee charged from the above calculation is not more than the Minimum Charge, the depositor has to pay the Bank the Minimum Charge. The standard of Minimum Charge: HKD200/USD26/AUD40/CAD40/CHF42/EUR25/GBP18/JPY3,500/NZD41/CNY200</p> <p>*Subject to the rate as quoted by us from time to time.</p>

Counter transaction: Bulk Cheque / Cash / Coins Deposit	
Service	Charge
Counter transactions conducted through branches per customer per calendar month ⁽⁵⁾ (Waived for 10 transactions fee, not applicable for Biz Virtual+ Account)	HK\$30 per transaction
Bulk Cheque Deposit - Per customer per day - Up to 30 pieces - Over 30 pieces	Free HK\$1 per additional cheque ⁽⁶⁾
Bulk Cash Deposit - Per customer per day (Applicable to all currencies) - Up to 200 pieces of notes - Over 200 pieces of notes	Free 0.25% on deposit amount (min. HK\$50)
Bulk Coins Deposit - Per customer per day - Up to 500 coins - Over 500 coins	Free 2% on deposit amount (min. HK\$50)
Coin Changing Charge	HK\$2 per sachet

Account Closure	
Service	Charge
Within three months of the date of its opening - Savings Account - Current/Integrated Account	HK\$50 per account HK\$200 per account



A. Deposit Services (cont'd)

Inactive Account Service Charges		
Service		Charge
Currency	Savings/Current Account inactive for two years and balance below	Payable semi-annually (For over 2 years)
HK Dollar	2,000	100
RMB	2,000	50
U.S. Dollar	300	20
Pound Sterling/Euro	200	20
Canadian Dollar/Swiss Franc/ Australian Dollar/ New Zealand Dollar	400	20
South African Rand	1,500	60
Thai Baht	10,000	1,000
Japanese Yen	50,000	2,000

Cashier's Order / Demand Draft / Gift Cheque	
Service	Charge
Cashier's Order - issuance / re-purchased - report loss	HK\$50 per cheque HK\$60 per cheque (Plus: HK\$331 payable to Clearing House of HKAB) (Plus relevant charge collected on behalf of Hong Kong Interbank Clearing Limited as per its tariff circulars effective from 1 January 2026)
Demand Draft - issuance / re-purchased / amendment - HKD demand draft issuance - stop-payment	HK\$100 Plus: An additional 0.25% commission (maximum: HK\$1,000; minimum: HK\$120) HK\$300 + Cable charge HK\$100 (Plus: Foreign bank charges)
Gift Cheque	HK\$10 per cheque

A. Deposit Services (cont'd)




Standing Instruction / Direct Debit Authorisation	
Service	Charge
Standing Instruction - set up / amendment - returned due to insufficient funds	Per item Transfer to Hang Seng Bank HK\$70 Transfer to other banks HK\$100 HK\$150 per item
Set Up Direct Debit Authorisation - Hang Seng Business e-Banking / Hang Seng HSBCnet - via Branch	Waived Per item Transfer to Hang Seng Bank Waived Transfer to other banks HK\$30 (Transfers to HKSAR Government, Public Utilities, Educational, Charitable Institutions and The Hong Kong Jockey Club are exempted)
Autopay Returned Due to Insufficient Funds	HK\$165 per item

Report Request / Photocopying	
Service	Charge
Company Search Fee - local company - overseas company	HK\$150 per account HK\$10,000 per account
Bank Confirmation for Audit Purpose	HK\$280 per account (Max.: HK\$2,240; Min.: HK\$560) -via electronic submission* HK\$380 per account (Max.: HK\$3,040; Min.: HK\$760) - via paper-form submission Additional copies: HKD\$100 per copy
Account History Record of Savings or Time Deposit Accounts - For 1 Year - For 2 Years - For 3 Years - For more than 3 years	HK\$250 per account HK\$750 per account HK\$1,000 per account HK\$1,000 per year thereafter
Photocopying of - statement - cheque/voucher/transaction advice.	HK\$50 per cycle or per copy (No service charge for applying a copy of the consolidation statement listing the unposted items of passbook account.) HK\$50 per copy
Issuance of Overdraft Interest Statement	HK\$300 per copy per cycle
Reference Letter	HK\$300 per letter (HK\$20 for each additional letter if several letters are issued at one time)
Certificate of Account Balance	HK\$100 per certificate (HK\$100 for each additional account)
Certificate of Deposit Interest Earned - for 1/2/3 year(s) - for more than 3 years	HK\$250/HK\$750/HK\$1,000 per account HK\$1,000 per year thereafter
Banker's Endorsement on Customer's Signature	HK\$150 per item
Personal data access request	Circumstantial (maximum HK\$500 per request) ⁽⁷⁾

* For details submission (bank confirmation of information for audit purposes), please visit our public website at <https://www.hangseng.com/en-hk/business/banking-digitally/audit-confirmation/>

A. Deposit Services (cont'd)

Others	
Service	Charge
Replacement of Integrated Business Solutions Account Card, Deposit Card	HK\$50 per card
Report Loss of Passbook	HK\$100 per account
Handling Letter of Instruction for Fund Transfer	HK\$150 per transfer
Special Mailing Instruction	HK\$1,000 per account per year
Paper Statement	HK\$20 per month

ATM Services				
International ATM Signages	Location	Charge for Each Withdrawal		Banking Services
 HSBC ATM Network	- Asian countries / territories (Malaysia, Philippines, Singapore, Indonesia, Sri Lanka, etc.) and Middle East - Canada - United States (New York) - United Kingdom (London, Wales, etc.)	HK\$20		Cash withdrawal, balance enquiry, funds transfer and statement / cheque book request Cash withdrawal Cash withdrawal and balance enquiry Cash withdrawal and balance enquiry
 UnionPay ATM Network	- Worldwide	<u>Withdrawal amount in HKD equivalent</u> ≤HK\$5,000 >HK\$5,000	<u>Charge</u> HK\$40 HK\$60	Cash withdrawal and balance enquiry in most countries / regions
 PLUS / Cirrus ATM Network	- Worldwide	HK\$20		Cash withdrawal and balance enquiry in most countries / regions

Note:

- Cash withdrawals at overseas ATM will be paid in local currencies and subject to the maximum daily withdrawal limit of HK\$20,000. You must activate the overseas ATM daily cash withdrawal limit in advance for overseas ATM cash withdrawal.
- Due to the different dispensing limits of ATMs at different location, you may have to perform more than one transaction in order to obtain the amount of cash you require.
- For transactions effected via the Mastercard/Cirrus ATM network, the money withdrawn is first converted to US dollars, and then to Hong Kong dollars, at the daily exchange rates set by Mastercard and Hang Seng respectively, plus a Foreign Currency Conversion Fee. For transactions effected via the Visa/PLUS ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a Foreign Currency Conversion Fee. For transactions effected via other networks (including HSBC overseas ATMs), the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a Foreign Currency Conversion Fee. For transactions effected via the UnionPay network, the money debited is converted directly into Hong Kong dollars at the daily exchange rate set by UnionPay. Surcharges of overseas local bank may be levied (if applicable).
- If customer withdraws cash at ATM overseas, network provider will debit HKD equivalent amount from your HKD account at exchange rate provided by the ATM network on the date of withdrawal. And a service charge (please refer to above table) will be debited for each ATM withdrawal.
- Please visit the web page of ATM network for the reference of exchange rate.
- Please note some overseas ATMs only allow cash withdrawal from the account shown on your card face, please ensure there is sufficient balance in that account before departure.



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A. Deposit Services (cont'd)

- (1) Only applicable to RMB Current Account.
- (2) Only applicable to RMB Current Account.
- (3) Only applicable to holders of Hong Kong Identity Card who conduct RMB cheque payment for the acquisition of customer goods and / or services within the Guangdong Province (including Shenzhen) in the Mainland China. Issuing RMB cheque for payment for the acquisition of consumer goods and / or services within the Guangdong Province (including Shenzhen) in the Mainland China is not applicable to personal customers who are a non-Hong Kong Identity Card holder.
- (4) Interest is calculated daily and charged monthly at the Bank's prevailing interest rate.
- (5) The following HKD account transactions conducted over branch counters as counter transactions: cash deposit; cash withdrawal; cheque deposit; house cheque deposit; mixed deposit and transfer out (transfer between two accounts in Hang Seng). These counter transactions could be initiated by your company or a third party. Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with Hang Seng in Hong Kong by your company with the same Business Registration number.
- (6) Waived if all cheques are deposited into the same account as one single transaction.
- (7) This standard concessionary charge only applies to the first time and normal data access request. In other cases, the Bank reserves the right to charge the actual commercial cost incurred without applying a cap to the charge. However, in any case, the Bank will inform the data requestor individually the actual handling charge and will only process the request upon receiving the requestor's acceptance.



B. Remittances and Foreign Exchange Services

Outward Remittances		
Service	Charge	
Local Interbank Transfer Services		
- Outward	<u>Payment Amount</u>	<u>Charges</u>
- Payment through Faster Payment System (FPS)	HK\$100,000 equivalent or below	HK\$5
• Each HKD/CNY outward FPS payment (up to 1 million) to the credit of an account held with other FPS Participants [^]	HK\$100,000 above – HK\$1,000,000	HK\$10
	CNY100,000 equivalent or below	CNY5
	CNY100,000 above – CNY1,000,000	CNY10
- Outward	<u>Remittance Currency</u>	
- Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS))* ^{&}	HKD	: HK\$25
	CNY	: HK\$25
• Each outward CHATS payment to the credit of an account held with other local banks via Hang Seng Business e-Banking/ Hang Seng HSBCnet ^{&}	Other Currencies	: HK\$55

[^]: FPS Participant refers to a participant of FPS which may be a bank, other financial institution, a retail payment system operator, a licensed stored value facility, or any other person accepted by Hong Kong Interbank Clearing Limited (HKICL) as a participant of FPS from time to time.

*: An extra charge of HK\$100 will be levied for instruction containing Chinese characters.

[&]: Each outward CHATS payment using Paper Instruction (i.e. Bank's Remittance Smartform etc) or Standing Instructions using Bank's standard form will be at HK\$260⁽¹⁾⁽³⁾.



B. Remittances and Foreign Exchange Services (cont'd)

Outward Remittances				
Service	Channel	Remit to	Charges	Remarks
Telegraphic Transfer	Hang Seng HSBCnet/Hang Seng Business e-Banking	Remit to a beneficiary account with Hang Seng in Mainland China/Macau	HK\$85	<p>An extra charge of HK\$150 will be levied for instruction containing Chinese characters (Exempted for HKD remittance to Macau)</p> <p>An extra charge of HK\$40 will be levied on each remittance instruction requesting same day processing submitted via the Bank's branches after 12 noon from Mondays to Fridays (i.e. business days)</p> <p>Plus Correspondent Bank Charges (if applicable)⁽⁴⁾</p> <p>(a) If charge to beneficiary's account: subject to correspondent bank charges</p> <p>(b) If charge to applicant's account⁽⁴⁾⁽⁵⁾:</p> <ul style="list-style-type: none"> - For remittance to Australia, UK, Canada, USA in domicile currency: Min HK\$160 - For remittance in USD to countries/territories outside USA: US\$35 - For remittance in EUR to most of the major European countries/territories: <ul style="list-style-type: none"> • HK\$200 if remit amount ≤ EUR€12,500; • HK\$250 if remit amount > EUR€12,500; - For remittance in RMB to mainland China: HK\$20⁽⁶⁾ or HK\$100⁽⁷⁾, as appropriate - For remittance in RMB to countries/territories outside mainland China: HK\$250 - For remittance in JPY to Japan <ul style="list-style-type: none"> • HK\$200 if remit to beneficiary accounts with JPY Designated Banks⁽⁸⁾ and remit amount ≤ JPY2.5 million • Min HK\$350 if remit to beneficiary accounts with other banks or remit amount > JPY2.5 million - For others: subject to correspondent bank charges
		Remit to a beneficiary account with another bank in Hong Kong/Mainland China/Taiwan/Macau	HK\$125	
		Remit to a beneficiary account in other countries/territories	HK\$125	
	Branch/Other Channels ⁽³⁾	Remit to a beneficiary account with Hang Seng in Mainland China/Macau	HK\$260	
		Remit to a beneficiary account with another bank in Hong Kong/Mainland China/Taiwan/Macau	HK\$300	
		Remit to a beneficiary account in other countries/territories	HK\$300 (HKD and domicile currency) HK\$340 (non-domicile currency)	
	Other remittance services-Amendment/cancellation		HK\$200 (Plus cable charges of HK\$100 and foreign bank charges (if any))	
	Other remittance service-Cable enquiry		Min. HK\$250 per transaction (including cable charges of HK\$100 and foreign bank charges (if any))	



B. Remittances and Foreign Exchange Services (cont'd)

Inward Remittances	
Service	Charge
Local Interbank Transfer Services	
- Inward - Via Faster Payment System (FPS) to credit an Hang Seng account	Waived
- Addressing Services for FPS - Registration/Amendment/De-registration	Waived
- Inward - Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATS) to the credit of an account with Hang Seng	HK\$15 ⁽¹⁾
Telegraphic Transfer	
Credit to account with Hang Seng	HK\$65
Onward transfer to other local banks ⁽⁹⁾	HK\$150-HK\$300

Foreign Currency Notes Exchange	
Service	Charge
Foreign Currency Notes Purchase/Sale-Account Holder - RMB - Other Currencies > HK\$3,000 equivalent ≤ HK\$3,000 equivalent	Free Free HK\$50 Per Transaction
Foreign Currency Notes - deposit into/withdraw from T/T account	No Fees up to the following amount limit (per account per day) If the single-day total deposits/withdrawals exceeds the below limit, handling fee will apply as follows: Notes deposits/withdrawals: 0.25% of the total amount that day
Currency	
AUD/CAD	1,500
CHF/ZAR	500
EUR/GBP	1,000
JPY	150,000
NZD	2,000
THB	10,000
USD	1,500



B. Remittances and Foreign Exchange Services (cont'd)

Foreign Currency Cheques Exchange								
Service	Charge	Remarks						
Local USD Clearing Cheques - deposit into HKD/USD T/T account - deposit into USD notes account	Waived 0.25% of deposit amount (Min.: HK\$60 per transaction)							
Foreign Cheques - payment of clean bills (demand draft / clean cheque) drawn on overseas banks sent for collection	HK\$250 per cheque Plus: Postage for registered airmail HK\$50 & Foreign bank charges	• Charges shall be collected irrespective of non-valid payment of the cheques						
Cheque send to Guangdong and / or Shenzhen for cheque clearing - HKD - USD	<table border="0"> <tr> <td><u>GD</u></td> <td><u>SZ</u></td> </tr> <tr> <td>HK\$50</td> <td>HK\$50</td> </tr> <tr> <td>N.A.</td> <td>HK\$100</td> </tr> </table>	<u>GD</u>	<u>SZ</u>	HK\$50	HK\$50	N.A.	HK\$100	
<u>GD</u>	<u>SZ</u>							
HK\$50	HK\$50							
N.A.	HK\$100							

[Notes]

- (1) Or its equivalent amount in the relevant currency. The exchange rate is determined by Hang Seng Bank Limited from time to time.
- (2) Remittance to the Mainland China or other places outside Hong Kong for non-Hong Kong Identity Card holder is subject to local rules and requirements of Mainland China or the relevant jurisdictions. Outward remittance may be rejected due to local regulatory requirements and rules and subject to charges applicable to returned remittance.
- (3) Other channels include Paper Instruction (i.e. Bank's Remittance Smartform etc) or Standing Instructions using Bank's standard form.
- (4) Please note that the Bank is entitled to reimbursement from the customer for the expenses incurred by the Bank, its correspondents and agents. Additional overseas charges (including charges levied by the beneficiary banks and/or correspondent banks) may be imposed by some overseas banks. Please also note that some of the beneficiary banks or correspondent banks may deduct the Correspondent Bank Charges from the Remit Amount in which case, the Beneficiary may not be able to receive the Remit Amount in full, regardless of the payment instructions stated in the remittance application form.
- (5) If the charges (as specified in the table) debited by the Bank are not sufficient to cover all the Correspondent Bank Charges, the Bank reserves the right to debit the shortfall amount from the applicant's account without prior notice.
- (6) Applicable to RMB remittance processed via CIPS and with valid beneficiary bank's SWIFT BIC code.
- (7) Applicable to any other RMB remittance which does not meet the criteria in note (6) above.
- (8) "JPY Designated Banks" currently refers to Bank of Tokyo-Mitsubishi UFJ, Mizuho Bank Limited and Sumitomo Mitsui Banking Corporation. The Bank may update the list of JPY Designated Banks from time to time at its sole discretion and without prior notice.
- (9) The handling charge for onward transfer to other banks is dependent on the method for the onward transfer, and is exclusive of any charges levied or to be levied by any correspondence bank and/or beneficiary bank.



C. Trade Services

Import	
Service	Charge
Documentary Credit ("DC")	
DC Issuance/ DC Overdrawn - Ordinary DCs ⁽¹⁾ - Back-to-Back DCs ⁽¹⁾	- 0.25% per 6 months validity (minimum HK\$500) - 1 st USD50,000 or equivalent 0.25% USD50,001-USD100,000 0.1875% On balance 0.125% (minimum HK\$800)
DC Amendment - For increase in amount or extension of validity over 6 months - For other terms and conditions	- Refer to corresponding type of DC Issuance charge and minimum charge listed above - HK\$500
Checking Fee for Withdrawal of DC Application	HK\$600
Cancellation fee of Import DC	HK\$600 per request
Import Bills	
Discrepancy Fee	HK\$700
Deferred Payment / Acceptance Commission	0.0625% per month (minimum HK\$450)
Collection Bills Commission	0.125% (minimum HK\$350)
Bills overdue for payment	HK\$500 per month
Handling Charge for Direct Settlement / Cancellation of DC / non-DC Bills	HK\$350
Small Bills Commission (for bills amount <USD10,000 or equivalent)	HK\$350
Avalisation of Bill of Exchange ⁽¹⁾⁽²⁾	
Handling Commission	1 st USD50,000 or equivalent 0.2% USD50,001-USD100,000 0.1875% On balance 0.125% (minimum HK\$500)
Shipping Guarantee/airway bill release/delivery order	
Shipping Guarantee/airway bill release/delivery order	HK\$400 at time of issue/countersigning
Shipping Guarantee/airway bill release/ delivery order outstanding/ unredeemed for more than 1 month	Additional HK\$300 per month
Related import documents not received by our Bank after 3 months or not channeled through our Bank	0.25% (minimum HK\$350)
Buyer Loans (Pre/Post Shipment)	
Handling Commission	0.25% (minimum HK\$450)
Amendment	HK\$350



C. Trade Services (cont'd)

Export	
Service	Charge
Export DC Advising	
DC Advising (on all DCs / amendments / cancellation)	HK\$400
DC Confirmation Commission	Minimum HK\$500 [Confirmation charges may vary country by country]
DC Transfer Commission	
- Fully Transfer	- HK\$500
- Partial Transfer ⁽¹⁾	- 0.25% (minimum HK\$800)
- Amendment of Transferred DCs	
- For increase in amount or extension of validity over 6 months	- Refer to Charge of Partial Transfer listed above
- For cancellations or other terms and conditions	- HK\$600
Export Bills	
DC Bills Checking Fee	HK\$450 per set of transport documents or DC
Deferred Payment / Acceptance Commission	0.0625% per month (minimum HK\$350)
Non-DC Bills Purchase Handling Fee	HK\$300
Small Bills Commission (for bills amount <USD10,000 or equivalent)	HK\$350
DC / Non-DC Collection Bills Handling Commission	0.125% (minimum HK\$450)
Handling Charge for Direct Settlement of Collection Bills / Cancellation Fee of DC bills / non-DC bills	HK\$350
Amending Instruction from Bills Collection to Bills Purchase	HK\$150
Inward payment fee - telegraphic transfer	HK\$65 (or any foreign currency equivalent)
Bills overdue for payment	HK\$500 per month
Seller Loans (Pre-shipment)	
Handling Commission	0.125% (minimum HK\$450)
Extension	HK\$200
Seller Loans (Post-shipment)	
Handling Commission	0.25% (minimum HK\$450)
Amendment	HK\$350



C. Trade Services (cont'd)

Bank Guarantee and Standby Documentary Credit ("Standby DC")	
Service	Charge
Issuance Handling Commission ⁽³⁾⁽⁴⁾ - Performance or Custom related - Payment (covering financial obligations or including standard utility instruments) - Standby DC	- 2% p.a. (minimum HK\$2,000) - 2.5% p.a. (minimum HK\$2,000) - 2% p.a. (minimum HK\$1,000)
Amendment Fee - For increase in amount - For extension of validity period - For other terms and conditions	- Refer to corresponding type of Guarantee / Standby DC Issuance charge listed above (subject to minimum HK\$500) - Refer to corresponding type of Guarantee / Standby DC Issuance charge and the minimum charge listed above - HK\$500
Guarantee/Standby DC Advising Fee (or its amendment/cancellation)	HK\$400
Checking Fee for Application Withdrawal	HK\$600
Handling Fee for Commission Reimbursement	HK\$1,000 per request
Cancellation Fee for Guarantee / Standby DC	HK\$500 per request

Receivables Finance	
Item	Charge
Financing Interest	Negotiable
Service Commission	Negotiable
Limit Checking Fee	HK\$450 per request
Handling Fee for Payment of non-factored Invoice	HK\$50 per transaction



C. Trade Services (cont'd)

Others	
Item	Charge
Cable charges (will be charged when cable is sent) - Import DC / Standby DC / Guarantee opening - Import DC / Standby DC / Guarantee Amendment - Others ⁽⁵⁾	- HK\$750 per request - HK\$350 per request - HK\$300 per request
Commission in lieu of Exchange / Hong Kong Dollar Bill Commission ⁽⁶⁾	0.25% (minimum HK\$350)
Postage / Courier	Prices vary according to destination and method of delivery
Amending Instructions to Hang Seng or Other Banks	HK\$200
Verification of Signature	HK\$150
Delivery of Documents by Hand	Depending on destination
Special Service Handling Fee	HK\$250 per request
Electronic Outbound Service (via email)	HK\$100 each
Paper instruction fee - Import DC (Handling fee for transactions not submitted via Hang Seng HSBCnet/ Business e-Banking)	HK\$300
Paper instruction fee - Guarantee (Handling fee for transactions not submitted via Hang Seng HSBCnet/ Business e-Banking)	HK\$300
Paper instruction fee - Seller Loans (Pre/Post Shipment) (Handling fee for transactions not submitted via Hang Seng HSBCnet/ Business e-Banking)	HK\$300
Paper instruction fee - Buyer Loans (Pre/Post Shipment) (Handling fee for transactions not submitted via Hang Seng HSBCnet/ Business e-Banking)	HK\$300
Outward payment fee (any outward payment is applicable for Import/Export/Bank Guarantee and Standby Documentary Credit, other than a payment debited from and credited to an account with Hang Seng Bank Limited in Hong Kong)	HK\$300



C. Trade Services (cont'd)

Past due Interest Rate		
Item	Charge	
Past due import and export loans In HKD and all other foreign currencies	Number of days past due	
	<=30 Days	3.50%
	>30 and <= 60 Days	Prevailing 4.50%
	>60 and <= 90 Days	Contract + 6.00% p.a.
	>90 and <= 120 Days	Rate 7.50%
>120 Days	9.00%	
Past due import and export bills In HKD and all other foreign currencies	Number of days past due	
	<=30 Days	1.50%
	>30 and <= 60 Days	Prevailing 3.00%
	>60 and <= 90 Days	Contract + 4.50% p.a.
	>90 and <= 120 Days	Rate 6.00%
>120 Days	6.00%	

- (1) For each validity period of 6 months (or part thereof).
- (2) Flat charge of 0.25% will be applied to non-Hang Seng Bank trade customers.
- (3) Guarantees will attract a commission charge payable in advance at the beginning of every commission period. Pro-rata refunds are not made.
- (4) Where minimum amount tariff has been stated in HKD, the actual amount debited to your account may differ slightly on account of exchange rate fluctuations, if the transaction is denominated in a foreign currency.
- (5) Cable charge of HKD430 per item will be applied to non-Hang Seng Bank trade customers.
- (6) To be charged if bills/loans are settled without foreign currency conversion with HASE.

REMARKS:

1. The information given herein is for reference only and not exhaustive. We reserve the right to introduce charges from time to time that may not be included in this leaflet. Please contact us or visit our website hangseng.com for charges not mentioned in this leaflet.
2. All charges are in Hong Kong currency unless otherwise indicated.



D. Autopay Services

Charge (per transaction)

Transaction Charges	
Service	Business e-Banking / HSBCnet
Regular Payment / Collection	
AutoCollect Second Party's Account - With HSBC Group - Not with HSBC Group	HK\$0.50 HK\$1.00 (No minimum charge)
AutoPayment Second Party's Account - With HSBC Group - Not with HSBC Group	HK\$0.50 HK\$1.00 (No minimum charge)

Sundry Charges	
Service	Charge
To set up Autopay payment code with less than 10 second parties (Not applicable to Hang Seng HSBCnet Autopay customers)	HK\$150 per code
To stop payment or to amend transaction details after submission of input to the Bank	HK\$60 per transaction
To provide additional payment code (free for first 4 payment codes and any additional payment codes required by Autopay Services upgrade)	HK\$150 per code
To change debtor reference	HK\$1.00 per item (Minimum: HK\$50)
Setup Direct Debit Authorisation (debited from 2nd party account) - via Hang Seng Business eBanking / Hang Seng HSBCnet / Hang Seng Personal e-banking - via Branch	Waived Per item Transfer to Hang Seng Bank Waived Transfer to other banks HK\$30 (Transfer to HKSAR Government, Public Utilities, Educational, Charitable Institutions and The Hong Kong Jockey Club are exempted)
To provide detailed Direct Debit Authorisation list	HK\$50 plus HK\$0.50 per page
Over 5% rejection rate on collections (free for first 5% rejected items)	HK\$2.00 per transaction
To re-process Autopay transactions	HK\$100 per batch



E. Securities and Investment Funds Services

For Securities Services, please refer to:

hangseng.com > Business > Investment > Local Securities Services > [Security Services Charges](#)

For Investment Fund Services, please refer to:

hangseng.com > Personal > [Service Charges \(Part C, "Securities, Non-listed Bonds, Structured Products, Investment Funds and Other Investment Services"\)](#)

Important Notes:

The remuneration for sales staff is determined based on their overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually beneficial relationships with Customers. It is not determined solely on financial performance.

When entering into financial transactions with you, the capacity in which the Bank is acting will depend on the transaction

The Bank may act as principal in certain financial transactions with you. Where the Bank acts as principal in a financial transaction, the Bank may earn a spread by way of trading profit. You may refer to the Bank's disclosure on monetary benefit provided to you prior or at the point of entering into the relevant financial transaction.

Where the Bank acts as agent for you in a financial transaction, the Bank will receive fees or commission from you. For more information, please refer to the information provided in this Fee Schedule.

The Bank may act as distributor for fund houses/ product issuers. In this case, the Bank may receive other monetary benefits or non-monetary benefits from other parties.

Affiliation of the Bank with Product Issuers

Investment products may be issued by an affiliate of Hang Seng Bank Limited, which includes, without limitation, HSBC or members of the HSBC Group.

An investment product issuer that uses "HSBC" as part of its entity name is reasonably presumed to be a member of the HSBC Group. If you are in any doubt, please contact the Bank.

Affiliation of the Bank with Brokers

The Bank may execute certain financial transactions for you through broker that is an affiliate of the Bank (Hang Seng Bank Limited), which includes, without limitation, HSBC or members of the HSBC Group.

Independent Intermediary Status

For transactions in investment products of which the Bank acts as principal as disclosed in relevant transaction:

The Bank is NOT an independent intermediary because:

The Bank receives fees, commissions, or other monetary benefits from other parties in relation to the Bank's distribution of investment products to you. For details, you should refer to the Bank's disclosure on monetary benefits which the Bank is required to deliver to you prior to or at the point of entering into any transaction in investment products.



E. Securities and Investment Funds Services (cont'd)

For transactions in investment products of which the Bank acts as agent / distributor as disclosed in relevant transaction:

The Bank is NOT an independent intermediary because:

- (i) The Bank receives fees, commissions, or other monetary benefits from other parties (which may include product issuers) in relation to the Bank's distribution of investment products to you. For details, you should refer to the Bank's disclosure on monetary benefits which the Bank is required to deliver to you prior to or at the point of entering into any transaction in investment products; and/or
- (ii) The Bank receives non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of products that the Bank may distribute to you.

Disclosure of Monetary and Non-Monetary Benefits

The Bank and members of the HSBC Group may receive monetary and non-monetary benefits from HSBC affiliates or third parties in connection with the origination, distribution and/or sale of investment products or the referral of services to Customers. These products or services may be issued or provided by, the Bank, another member of the HSBC Group or by third parties. Such benefits may be received over and above the standard fees and charges levied by us as specified in this Fee Schedule.

The benefits which we may receive are determined based on a pre-defined set of criteria and variables often specific to a particular product or class of products or services. In general, not all such benefits are quantifiable or attributable to specific investment transactions or services subscribed for by Customers prior to or at the point of entering into a transaction or subscribing for a service.

Monetary Benefits

Monetary benefits include trading profits made by the Bank and rebates receivable from product issuers or service providers in respect of distribution fees, initial charges, redemption fees, conversion fees, maintenance fees, servicing fees, contingent deferred sales charges, management fees, trailer fees etc. The Bank may also receive benefits from the origination, distribution and/or sale of investment products, which are not specifically disclosed in this Fee Schedule. The percentage/amount of monetary benefits receivable by the Bank in respect of certain transactions may exceed the percentage/ amount specified in this Fee Schedule. If any, the Customer will be informed.

Non-Monetary Benefits

We may receive and retain from counterparties, brokers, agents or other companies within the HSBC Group, non-cash benefits such as seminars, sponsored overseas conferences, access to research analysis/ publications, economic, political and/ or market analysis, free security price quotations service, entertainment. We may also enter into commission-sharing arrangements* with such parties in respect of: (a) any trades or transactions effected for or with you; (b) any hedges effected by us in connection with such trades or transactions; or (c) services provided for you in our capacity as principal (for over-the-counter transactions), as agent (for exchange traded products and securities or funds), as custodian or as nominee.

* A 'commission sharing agreement' is an arrangement whereby the Bank may agree with its executing brokers to set aside a portion of the commissions generated from trading from its account to pay certain research providers on its behalf. Such investment research is used by our portfolio managers in their investment activities.

Bank's Service Fees and Charges

The Bank is entitled to levy commissions, fees and charges for its services (including without limitation deposit charges on the credit balance of any account) in accordance with the Bank's prevailing rates notified to you from time to time and which may be varied from time to time, or as otherwise agreed with you.

We may, at our discretion, discount these commissions, fees and charges or take a lower spread depending on a number of factors, including, without limitation, our overall relationship with you.

F. Lending Services

Property Secured Financing	
Service / Item	Charge
Copy of Document(s)	
Copy of Title Deed Document(s): - Copy of Assignment - Copy of Mortgage Deed - Copy of the Agreement for Sale and Purchase	HK\$200 per copy HK\$200 per copy HK\$200 per copy
Copy of Facility Letter	HK\$100 per copy
Copy of Repayment Schedule	HK\$100 per copy
Issuance / Re-issuance of Document(s)	
Interest and Principal Statement	HK\$100 per account / each financial year (Free for first statement of the last financial year)
Certification of Account Closure / Certification of Loan Settlement Figures / Certification of Loan Information	HK\$200 per account
Repayment Record	HK\$200 per 12-month record
Interest Rate Change Advice	HK\$100 per advice
Lease Consent Letter on Charged Property	HK\$1,000 per account
Credit Information	HK\$200 per account
Others	
Change of Repayment Terms	HK\$1,000 per account
Change of Loan Scheme	HK\$1,500 per account
Custody of Non-discharged Deeds after Full repayment	HK\$4,000 per year
Using Debit Note for Repayment	HK\$30 per instalment
Autopay Returned Due to Insufficient Funds	HK\$150 per transaction
Late Charge (Including handling fee for autopay returned due to insufficient fund)	HK\$400 per transaction
Fire Insurance: Additional assessment and administration fee	HK\$1,000 each time

Default Interest Rate	
Service	Charge
Past due loans/banking facilities/hire purchase/leasing agreement	
Hire purchase/leasing/SME Business Loan/Profits Tax Loan	Please refer to respective facility documentation
Other loans/banking facilities/unauthorised overdraft in Hong Kong dollars	Up to the Bank's Best Lending Rate + 8% p.a.
Other loans/banking facilities/unauthorised overdraft in currencies other than Hong Kong dollars	Up to Lending/interest rate set in respective facility documentation + 6% p.a. or up to 6% p.a. if no interest rate is set in respective facility documentation

Note:

The fees and charges set out above reflect the standard rates as at the publication date of this document only and are subject to changes from time to time without notice. The Bank reserves the right to introduce other fees and charges. For fees and charges (which may include fees and charges other than those set out above) payable under banking facilities granted pursuant to facility letters issued by the Bank, please refer to the terms and conditions under the relevant facility letters.

F. Lending Services (cont'd)

General Fees and Charges for Lending Services

Service / Item	Charge
Company search (for conducting a search at the Business Registration Office/Companies Registry on behalf of customer)	HK\$150 for each company search

Vehicle Finance

Service / Item	Charge
Assignment (Change of Hirer) / Change of Agreement Term	HK\$1,000
Transfer or Retain Vehicle Registration Mark	HK\$600
Vehicle Replacement	HK\$600
Option Fee	HK\$100
Copy of Vehicle Registration Document	HK\$50 per copy
Copy of Hire Purchase Agreement	HK\$50 per copy
Repayment Record	HK\$200 per 12-month record
Copy of Repayment Schedule	HK\$100 per copy

Premium Financing And Policy Collateralization

Service / Item	Charge
Change of Loan Terms Handling Fee	HK\$1,000 per request
Prepayment Handling Fee	HK\$1,000 for each prepayment

Asset-link Overdraft Facility

Service / Item	Charge
Handling Fee	0.01% per month on the Approved Ceiling Limit

Note:

The fees and charges set out above reflect the standard rates as at the publication date of this document only and are subject to changes from time to time without notice. The Bank reserves the right to introduce other fees and charges. For fees and charges (which may include fees and charges other than those set out above) payable under banking facilities granted pursuant to facility letters issued by the Bank, please refer to the terms and conditions under the relevant facility letters.



G. Commercial Debit Card Services

Commercial Multi-Currency Debit Mastercard®		
Fees (per card)		
Card Annual Fee		Waived
Card Replacement Fee		HK\$50 per replacement
Local ATM Cash Withdrawal Service	HSBC Group ATM Network	Waived
	Mastercard ATM Network	HK\$25 per transaction
Overseas ATM Cash Withdrawal Service	HSBC Group ATM Network	HK\$20 per transaction
	Mastercard ATM Network	HK\$40 per transaction
Foreign Currency Transaction Fee	Cash Withdrawal Foreign Currency Transaction Fee	Waived
	Retail Purchase (online & physical spendings)	Waived



H. Commercial Card Services

	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial MasterCard / Commercial World Mastercard / enJoy Commercial Card / enJoy Business Card	Hang Seng UnionPay RMB Diamond Commercial Card
Interest Rates and Finance Charges		
Annualised Percentage Rate (APR) for Retail Purchase	35.72% ¹ (monthly rate at 2.67%) when you open your account and it will be reviewed from time to time. We will not charge you interest and finance charge if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the previous statement date immediately preceding the Payment Due Date on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date immediately preceding the Payment Due Date) from the date of that new transaction on a daily basis until payment in full	
APR for Cash Advance	35.98% ¹ (monthly rate at 2.67%) when you open your account and it will be reviewed from time to time. Credit Card Cash Advance Service involves handling fee and finance charge. No finance charge will be levied if full payment of outstanding balance is made on or before the Payment Due Date. If only partial payment is made, a finance charge at the rate(s) applicable to the Customer's account will be applied to the outstanding amount of the existing balance and to all new credit card transactions (including but not limited to retail purchase, instalment of all kinds of instalment plans, any fees and charges, cash advance etc.) made prior to the next statement date. Finance charges will be calculated from the date of transaction on a daily basis until the date of full payment and may be accrued after the statement date. If you wish to fully settle the finance charge, you may call our Customer Service Hotline to ascertain the amount of accrued finance charge payable following the current statement date.	
Fees (per card)		
Minimum Payment Amount²	The Minimum Payment Amount is HK\$300 / CNY300 or the sum of items (i) to (iv) below (whichever is higher): (i) all fees and charges (including finance charges and annual fees); (ii) any overdue Minimum Payment Amount; (iii) amount exceeding the prescribed credit limit after deducting the amount of items (i) and (ii) from the New Balance; and (iv) 1% of the New Balance after deducting the amount of items (i) to (iii).	
Annual Fee	HK\$980 ³	CNY980
Cash Advance Handling Fee	0.5% of transaction amount (minimum HK\$100 per transaction for the Hong Kong Dollars card or minimum CNY100 per transaction for the Renminbi card)	

1 The APRs are calculated according to the standard method set out in the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation.

2 The Minimum Payment Amount is not applicable to enJoy Business Card.

3 The Annual Fee for enJoy Commercial Card and enJoy Business Card is perpetually waived.



H. Commercial Card Services (cont'd)

	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial MasterCard / Commercial World Mastercard / enJoy Commercial Card / enJoy Business Card	Hang Seng UnionPay RMB Diamond Commercial Card
Fees (per card)		
Foreign Currency Transaction Conversion Fee⁴	1.95% of every transaction effected in a currency other than Hong Kong Dollars	Not applicable
Late Charge	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of HK\$300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time ⁵ .	If the Customer fails to make the Minimum Payment Amount on or before the Payment Due Date, a late charge of CNY300 or an amount equal to the Minimum Payment Amount (whichever is lower) will be levied each time.
Overlimit Fee	An overlimit fee of HK\$180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by HK\$180 or above.	An overlimit fee of CNY180 per month will be charged if the outstanding balance (excluding fees and charges charged by the bank) exceeds the prescribed credit limit by CNY180 or above.
Returned Cheque / Autopay Reject Handling Fee	<ul style="list-style-type: none"> - A returned cheque / autopay reject handling fee of HK\$120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than HK\$120. - Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement. 	<ul style="list-style-type: none"> - A returned cheque / autopay reject handling fee of CNY120 will be charged once on the same statement if there is any returned cheque / autopay reject amount more than CNY120. - Returned cheque / autopay reject handling fee will be waived if late charge is levied on the same statement.

⁴ The foreign currency transactions will be converted into Hong Kong Dollars (for the Hong Kong Dollars card) or converted into Renminbi (for the Renminbi card) at a rate selected by the relevant Card Association from the range of rates available in wholesale currency markets or the government-mandated rate in effect for the applicable conversion date, in each instance. For the Hong Kong Dollars card, the Foreign Currency Transaction Conversion Fee of 1.95% has included the reimbursement charge levied by the relevant Card Association on Hang Seng.

⁵ For enJoy Business Card, the Late Charge will be HK\$230 or an amount equal to the New Balance (whichever is lower) if customer fails to make full payment on or before the Payment Due Date.



H. Commercial Card Services (cont'd)

	HKD Hang Seng Visa Platinum Commercial Card / Platinum Commercial MasterCard / Commercial World Mastercard / enJoy Commercial Card / enJoy Business Card	Hang Seng UnionPay RMB Diamond Commercial Card
Fees (per card)		
Card Replacement Fee	HK\$100	CNY100
Printing of Company Logo on Card Surface Fee	HK\$100 each year ⁶	Not applicable
Sales Slip Retrieval Fee	HK\$40 per copy	CNY40 per copy
Statement Copy Retrieval Fee	HK\$50 per statement	CNY50 per statement
Credit Reference Letter Fee	HK\$200 for each copy	CNY200 for each copy
Payment by Non-local Bank's Cheque/Cashier's Order	HK\$60 per cheque/cashier's order (an additional 0.25% or minimum HK\$100 of the transaction amount will be charged in case the cheque/cashier's order is issued by bank in Macau.)	Not applicable
Credit Balance Refund by Cashier's Order	HK\$35 per cashier's order	CNY35 per cashier's order
Handling Fee for Payment Over the Counter at Branch	HK\$30 per transaction	

⁶ The Printing of Company Logo on Card Surface service is not applicable to enJoy Commercial Card/enJoy Business Card.



I. Business Integrated Account Services

	Biz Virtual+ Account	Integrated Business Solutions Account
Account Opening Administration Fee** - Apply remotely	HK\$1,000	HK\$1,000
Company Search Fee ⁻ - local company - overseas company	HK\$150 per account NA	HK\$150 per account HK\$10,000 per account
Monthly Fee - 1-12 months - 13 months onwards	Waived HK\$200	HK\$200 HK\$200
Total Relationship Balance ¹ to enjoy monthly fee waiver	HK\$50,000 or above	HK\$100,000 or above
Paper Statement Fee ²	HK\$50 per month	HK\$20 per month
Outward Transaction Fee - via Faster Payment System <u>Payment Amount</u> HK\$100,000 equivalent or below HK\$100,000 above – HK\$1,000,000 CNY100,000 equivalent or below CNY100,000 above – CNY1,000,000	HK\$2.5 HK\$5.0 CNY2.5 CNY5.0	HK\$5 HK\$10 CNY5 CNY10
Inward Transaction Fee - via Faster Payment System	Waived	Waived
Online Payroll Services Fee (Second Party's Account) - with HASE - not with HASE	Waived Waived	Waived Waived
Counter Transaction Fee ³ (conducted through branches per customer per calendar month)	HK\$30 per transaction	HK\$30 per transaction (Waived for 10 transactions fee)
Cheque Book Issuance Fee - by ordinary mail - by courier	HK\$100 per cheque book Waived HK\$25	HK\$50 per cheque book Waived HK\$25

Remarks:

- Hang Seng Bank (the "Bank") reserves the right to suspend, vary or discontinue the above offers at any time without prior notice. In case of disputes, the decision of the Bank will be final. Investment involves risks. Investors should refer to relevant offering document of the relevant investment products before making any investment decision. Prices of investments (stocks, bonds and investment funds) may go up or down and many become worthless.
 - For other Banking Account Services Fee, please refer to Section A for more details.
 - * An additional fee of HK\$300, i.e. a total of HK\$1,300 account administration fee, will be charged for each application submitted via Business Banking Centre or with any connected parties using face-to-face appointment.
 - Account Opening Administration Fee and Company Search Fee will be charged for each application submitted and is non-refundable regardless the account can be opened successfully or not.
1. The Total Relationship Balance is the monthly aggregate balance of the daily average of customer's deposits, gold accounts, securities, investment funds, utilized overdraft facilities, credit card cash advances and the outstanding balance of loans (except mortgage loan), trade finance (applicable for Integrated Business Solutions Account) and Hang Seng MPF Balance and the premium paid for the designated general insurance plans distributed by Hang Seng Bank as an agent for that month.
 2. Except where the Principal Account is a standalone HKD passbook or multi-currency savings account, customer will automatically receive e-Statement/Consolidated e-Statement (if applicable) for the Principal Account by default once you have registered for Hang Seng Business e-Banking successfully. Apply for paper statements, please log in Hang Seng Business e-Banking and select "e-Services"> "Maintain e-Statement" in the menu to change your statement settings.
 3. The following HKD account transactions conducted over branch counters as counter transactions: cash deposit; cash withdrawal; cheque deposit; house cheque deposit; mixed deposit and transfer out (transfer between two accounts in Hang Seng). These counter transactions could be initiated by your company or a third party. Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with Hang Seng in Hong Kong by your company with the same Business Registration number.



J. Other Services

Other Charges	
Item	Charge
Card / PIN Delivery Service by Courier	HK\$250
Opening a Company Account in Hong Kong via Video Conference	HK\$2,000 [^]
Request for Special Account Number	HK\$800
Paper Statement*	Charge monthly; HK\$20 per paper statement

[^] It includes Card / PIN delivery service by courier.

* Starting from 1st September 2017, the paper statement charge shall be applicable to each paper statement issued for any Integrated Business Solutions Account, HKD Statement Savings Account, ATM Statement Savings Account, HKD Current Account, USD Current Account, Renminbi Current Account and Foreign Currency Savings Account (Renminbi Savings Account is excluded). For Integrated Business Solutions Account, the charge will be debited from the relevant Sub-Hong Kong Dollar Savings account. For any account maintained in a currency other than HKD, the charge will be debited in the currency in which the account is denominated and the exchange rate shall be determined by the Bank to be prevailing in the relevant currency market at the relevant time. If you no longer wish to receive paper statements, you can sign up for the eStatement service (which is free of charge) via Hang Seng Business e-Banking.